

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Wells Fargo Bank, National Association, as Trustee for  
Morgan Stanley ABS Capital I Inc. Trust 2005-HE5,  
Mortgage Pass-Through Certificates, Series 2005-HE5

In Re:  
Yohan Modesto Flores,  
  
Debtor.



Order Filed on May 26, 2021  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-26692 SLM

Judge: Stacey L. Meisel

**ORDER TERMINATING LOSS MITIGATION EFFECTIVE JUNE 9, 2021**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 26, 2021**

A handwritten signature in cursive script that reads "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtors: Yogan Modesto Flores

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wells Fargo Bank, National Association, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE5, Mortgage Pass-Through Certificates, Series 2005-HE5, Denise Carlon appearing, upon an application to terminate loss mitigation period as to real property located at 5 40-42 Greylock Place, Belleville, NJ, 07109, and it appearing that notice of said application was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Steven D. Pertuz, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the loss mitigation period expires June 9, 2021; and

It is **ORDERED, ADJUDGED and DECREED** there will be no further extension of the loss mitigation period unless a consent order is submitted; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor reserves the right to file a certification of default for missed post-petition payments; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for the filing of this application to be paid through Debtors' Chapter 13 plan.